

**REMARKS**

Claims 1-20 are pending in this application. Claims 1, 6, 11, and 16 are independent.

In the final Official Action (Paper No. 12) the Examiner maintains the anticipation rejection of claims 1-20, made in the prior Official Action of August 29, 2000 (Paper No. 10). Claims 1-20 currently stand rejected as anticipated by Chasek (U.S. Patent No. 5,450,405). The rejection is respectfully traversed.

Remarks submitted with the Applicants' Amendment of November 29, 2000, are fully responsive to the Examiner's arguments set forth in Paper No. 10 regarding Chasek, and in the interest of brevity, are not repeated herein in full. Rather, this paper is directed to the Examiner's response in Paper No. 12 to Applicants' earlier remarks.

In general, Chasek discloses an electronic money system in which an individual personal terminal (PT) can be used to conduct transactions with vendor terminals (VT's). Contrary to the Examiner's contention, Chasek lacks any disclosure of a payee having a plurality of payment remittance centers, or of processing an account number to select one of those remittance centers for payment, as required by independent claims 1, 6, 11 and 16. Referring to column 3, lines 15-50, of Chasek, the Examiner argues in the final Official Action that intermediate type addressing allows a PT to send a transaction packet to a clearinghouse which then sorts the packet and transmits it to the appropriate personal account custodian (PAC). The Examiner further argues that the network connectivity associated with the clearinghouse function is equivalent to a plurality of remittance centers associated with a single payee. However, the clearinghouse function to which the Examiner refers (see, for

example, Figure 1a and column 3, lines 35-39), takes place after transaction packets are forwarded to the vendor account custodian (VAC), and does not alter the fact that Chasek discloses only one VAC (103) to which all transactions for a particular vendor are routed (see, for example, column 3, lines 24-28). Chasek discloses that the clearinghouse function involves sending each transaction packet from the single payee remittance center (i.e. VAC) to the appropriate PAC so that the vendor's account can be properly credited and paid from the correct purchaser's account.

Regarding the processing of an account to select the remittance center to which payment is to be made, the Examiner now argues that information such as an account number must be used in order for payments to be credited to the appropriate account. In other words, says the Examiner, necessary accounting information for any type of payment teaching would inherently use identification information to credit a payment.

However, independent claims 1, 6, 11 and 16 require receiving a request from a payor to make a payment to a payee having a plurality of payment remittance centers, said request including information identifying a payor account number with said payee (emphasis added). While Chasek does disclose that various transaction information is sent from the PT to the VAC, the transmitted information as disclosed by Chasek (see, for example column 6, lines 29-39), does not include a payor account number with the payee, as the independent claims require. This should not be surprising because, fundamentally, Chasek is not a bill paying system and would have no need for the payor to reference a payor account number assigned by the payee. All that the payor need provide in Chasek is enough information for

his or her VAC to access the proper account for payment to the payee.

Claims 4, 9, 14, and 19 require processing of payment information to produce an eleven-digit zip code for the payee and accessing of a database to locate payee records corresponding to the eleven-digit zip code. In Paper No. 10, the Examiner relied on text in columns 7 and 8 of Chasek as disclosing the processing of information to produce a zip code and accessing records in a database related to the zip code. However, the referenced text lacks any teaching or suggestion of such features. Rather, the referenced text describes the operations of the VT and VAC without disclosing how the VAC accesses payee records.

The Examiner now argues that if a system can keep track of home base data or clearinghouse data such as telephone numbers or tax information, this data type and management is equivalent to address type data. It is respectfully submitted, however, that any system is likely to have its own data retrieval methodology, and that the Examiner's conclusions are purely speculative and lack support in the applied reference. Chasek lacks any teaching or suggestion of the use of payee zip codes for any purpose, but does disclose that at the VT, a vendor ID number (IDN), read out from the VID-ROM 306 (see Figure 3a) is added to the transaction packet sent to the VAC. It seems obvious that this vendor IDN could just as well be utilized in Chasek to effect retrieval of payee related records.

Claims 5, 15 and 20 require storing alteration rules indicative of a format in which a payee expects to receive an account number and transforming a received account number into an altered account number according to the alteration rules; while claim 10 requires verifying that an account number

conforms to validation rules indicating expected values for fields of the account number and modifying the account number according to alteration rules to create an altered account number.

As regards storing rules for the payee in a database, the Examiner argues that programmable memory devices such as PROMs and EPROM's allow the payee to change the requirements for accepting payment from an individual. However, it is respectfully submitted that the text referenced by the Examiner in Paper No. 10, as well as the Chasek reference in general, lack any teaching or suggestion of altering account numbers according to rules stored in a database. Further, as noted above, Chasek does not utilize payor account numbers associated with each payee, and there is no apparent need to alter vendor ID numbers, which are supplied by the vendor terminals (VTs) themselves.

It is respectfully requested, for the reasons stated above, as well as in the previous remarks submitted by Applicant's representative, that the rejection of claims 1-20 be reconsidered and withdrawn.

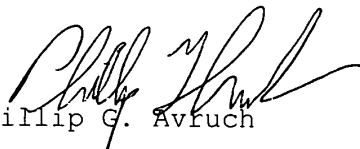
In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including

extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,

LALOS & KEEGAN



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